

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Benson et al. :
Serial No.: 09/645,928 : Art Unit: 3626
Filed: August 25, 2000 : Examiner: Robert W. Morgan
For: INSURANCE POLICY :
RENEWAL METHOD AND :
SYSTEM :

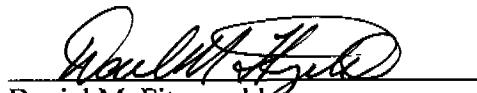
COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated July 25, 2007. Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102-2740
(314) 621-5070